

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

LORI A. RUPINSKY

Debtor(s)

Case No. 16-24121GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/04/2016.
- 2) The plan was confirmed on 01/20/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/20/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/20/2017.
- 5) The case was dismissed on 12/19/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,950.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,868.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$3,868.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$713.84
Court Costs	\$0.00
Trustee Expenses & Compensation	\$169.24
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$883.08**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCEPTANCE NOW	Unsecured	3,045.00	NA	NA	0.00	0.00
ACCEPTANCE NOW	Unsecured	1,258.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	3,816.00	3,816.75	3,816.75	0.00	0.00
CAPITAL ONE NA**	Unsecured	579.00	579.41	579.41	0.00	0.00
CITY AND SCHOOL DISTRICT OF PIT	Priority	NA	4,243.22	4,243.22	0.00	0.00
COMENITY BANK	Unsecured	838.00	NA	NA	0.00	0.00
CRIST LAW CENTER	Unsecured	507.25	NA	NA	0.00	0.00
DITECH FINANCIAL LLC F/K/A GREE	Secured	70,000.00	73,192.06	2,984.92	2,984.92	0.00
DITECH FINANCIAL LLC F/K/A GREE	Secured	0.00	23,714.26	0.00	0.00	0.00
ECMC(*)	Unsecured	2,410.00	8,143.21	8,143.21	0.00	0.00
FIRST PREMIER BANK	Unsecured	426.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	259.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	457.00	686.75	686.75	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	400.00	631.41	631.41	0.00	0.00
NORTH SHORE AGENCY	Unsecured	90.78	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	527.51	527.51	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	25.20	25.20	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	NA	1,466.85	0.00	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	NA	88.26	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	268.00	268.52	268.52	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	0.00	388.25	388.25	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	NA	476.30	476.30	0.00	0.00
QUANTUM3 GROUP - AGENT FOR JH	Unsecured	483.00	483.59	483.59	0.00	0.00
QUANTUM3 GROUP - AGENT FOR JH	Unsecured	351.00	351.64	351.64	0.00	0.00
SOUTH HILLS RADIOLOGY ASSOC(*)	Unsecured	68.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	NA	356.85	356.85	0.00	0.00
VERIZON	Unsecured	1,812.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$2,984.92	\$2,984.92	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$2,984.92	\$2,984.92	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,770.73	\$0.00	\$0.00
TOTAL PRIORITY:	\$4,770.73	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$16,207.88	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$883.08</u>
Disbursements to Creditors	<u>\$2,984.92</u>
TOTAL DISBURSEMENTS :	<u>\$3,868.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/12/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.